## Clarke County Government

## Full-Time Employee Benefits

## Paid by Employer

**Health Insurance.** Clarke County currently pays 100% of the premium for the employee selecting the least cost of three Anthem Blue Cross/Blue Shield plans. The plan is administered by the Commonwealth of Virginia as the Local Choice Program. It includes dental benefits. Rate sheet and information regarding the current plans provided by the County, and the employee share of richer plans, as well as links to details of the Local Choice Plans available on Employee support page.

**Retirement.** Clarke County currently pays 100% of the required annual contribution to the Virginia Retirement System to provide a traditional defined benefit pension for its employees.

**Life Insurance.** Clarke County currently pays 100% of the premium for a term life insurance policy in the name of its employee. This policy provides a benefit of two times annual salary for natural death, and four times annual salary for accidental death.

**Leave.** Clarke County awards 1.5 days of leave per month for the first 10 years of service, and 2 days per month thereafter. These days can be used as annual leave or sick leave.

Holidays. The County provides 12 paid holidays annually.

## Optionally Paid by Employee

**Flexible Benefits.** The employee can choose to deposit into special funds a portion of their monthly paycheck on which no state and federal taxes are calculated. Out-of-pocket medical expenses, deductibles, copays, etc. can be paid from the medical account. Child care expenses can be paid from the dependent care account. The employee saves the expense of taxes through this arrangement.

**Life Insurance.** The employee can choose to add additional life insurance coverage to the amount provided by the employer through the Optional Life Insurance program at the Virginia Retirement System. This policy is provided at low group rates.

**Long Term Care Insurance.** The employee can choose to pay a premium for an insurance policy that will provide long term medical care for the employee. This policy is provided at low group rates.

Tax Deferred Retirement Savings. The employee can choose to make tax deferred contributions to a defined contribution retirement plan managed by the Virginia Retirement System and ING. These contributions can be directed to a variety of investments. Taxes are not paid on the contribution or the investment returns, until they are withdrawn, typically at retirement. This plan is called a 457 plan, and is similar to the more widely known 401(k) plan.